40. (NEW) An automated financial transaction system according to claim 21, wherein said message depository is a message server connected to said second line.

41. (NEW) An automated financial transaction method, comprising:

inputting a message for a remittance destination during a remittance transaction at an automated teller machine (ATM);

sending the message for storage from the ATM to a message depository via a public communications network; and

sending, for management by a management apparatus, remittance information and depository information about where the message is stored from the ATM to the management apparatus via an exclusive line.

REMARKS

Claims 1-20 are pending in this application and have been rejected. Amendments to claims 1-3, 6, 9-13, and 15 are presented herein. The amendments to claims 2, 3, 6, 9-13, and 15 correct typographical errors. Claims 21-41 are newly added in this response. No new matter is being presented, and approval and entry are respectfully requested.

Rejections Under 35 U.S.C. §§102 and 103

The Examiner rejected claims 1-15 and 18-20 under 35 U.S.C. §102(b) as being anticipated by Vajk et al. (U.S. Patent No. 5,265,033). The Examiner also rejected dependent claims 16 and 17 under 35 U.S.C. §103(a) as being unpatentable over Vajk in view of Official Notice taken by the Examiner. Applicant respectfully traverses these rejections for the reasons presented below.

Claim 1 of the present invention, as amended, specifies that a first ATM sends messages to a message depository for storage via a **public communications network**, and also sends depository information about where the message is stored and remittance information to a management apparatus for management purposes via an **xclusiv lin** .

In the present invention, during a remittance transaction, a customer may input at an ATM a message intended for a remittance destination. The message may include, for example,

image and voice data, resulting in transmission of a large message. The ATM sends the message to a message depository for storage via a public communications network, while sending remittance information and depository information concerning the location of the stored message to a management apparatus (e.g., an accounting host computer) via an exclusive line. Thus, even if the message is large, because it is transmitted to the message depository via the public communications network, the size of the message will not affect communications between the ATM and the management apparatus, which are connected using an exclusive line.

The Vajk reference discloses an electronic mail system that uses a conventional ATM or point of sale (POS) system. As shown in Fig. 1 of Vajk, messages are exchanged between the individual ATM/POS terminals 22, 24, 26, 28, and 34 and the store and forward message switch 52 via the ATM/POS data communications networks 16, 38. However, the ATM/POS data communications networks 16, 38 are also used for normal ATM/POS transactions. Thus, the messages would affect normal ATM/POS transactions in Vajk considerably due to the large quantity of data produced. Vajk would not be able to provide the features of the present invention without considerable reconstruction.

Therefore, it is submitted that claim 1 of the present invention patentably distinguishes over the prior art.

As for the dependent claims, claims 2-20 depend from claim 1 and are patentable over the prior art for the reasons discussed above.

Regarding dependent claims 16 and 17, the Examiner has taken official notice that it is well known in the art that electronic mail messages may include image data and voice data. The Examiner asserts that it would have been obvious to include image and voice data in Vajk's electronic message. However, as discussed above, because the ATM/POS data communications networks 16, 38 of Vajk are also used for normal ATM/POS transactions, message traffic would negatively affect normal ATM/POS transactions in Vajk. The addition of image and voice data to the messages would even further negatively impact normal ATM/POS transactions in Vajk.

Therefore, Applicant submits that claims 1-20 patentably distinguish over the prior art. Accordingly, Applicants respectfully request reconsideration and withdrawal of the rejections under §§ 102 and 103.

N w Claims

Claims 21-41 are newly added with this response to alternatively define the present invention.

Claims 21-40 are variations of claims 1-20, respectively. Independent claim 21 specifies that a first ATM sends a message to a message depository for storage via a second line, and also sends depository information about where the message is stored and remittance information to a management apparatus for management purposes via a first line. Claims 22-40 depend from claim 21.

Claim 41 recites "sending the message for storage from the ATM to a message depository via a public communications network; and sending, for management by a management apparatus, remittance information and depository information about where the message is stored from the ATM to the management apparatus via an exclusive line."

These features are not taught or suggested by the cited reference. Thus, for at least the reasons presented above, Applicant submits claims 21-41 patentably distinguish over the prior art. Accordingly, Applicant respectfully requests allowance of the new claims.

CONCLUSION

It is submitted that the reference does not teach the present claimed invention. Thus, claims 1-41 are deemed to be in a condition suitable for allowance. Reconsideration of the claims and an early Notice of Allowance are earnestly solicited.

If there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

Finally, if there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

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VERSION WITH MARKINGS TO SHOW CHANGES MADE

IN THE CLAIMS

Please **AMEND** the following claims:

1. (ONCE AMENDED) An automated financial transaction system comprising:

a plurality of automated teller[s] machines (ATM), [responsive to operations by customers, for] each of the ATMs performing various transactions responsive to operations by customers, said ATMs comprising a first ATM having a message input section to input a message for a remittance destination during a remittance transaction; [and]

a management apparatus, [communicatably] communicably connected with each of said ATMs via an exclusive line, [for] managing the transactions[;] performed by each said ATM; and

a message depository, communicably connected with said first ATM via a public communications network, storing the message input by said message input section of said first ATM,

[said ATMs including a first ATM having a message input section for inputting a message for a remittance destination during remittance transaction, and]

said first ATM [being operable to send] sending said message to [a] said message depository via [a] said public communications network for storage[;

said first ATM being] , and also [operable to send] sending remittance information and depository information about where said message is stored to said management apparatus via said exclusive line for management purposes.

2. (ONCE AMENDED) An automated financial transaction system according to claim 1, further comprising an information terminal [communicatably] communicably connected with said first ATM via said public communications network such that said first ATM notifies said information terminal of said depository information via said public communications network.

3. (ONCE AMENDED) An automated financial transaction system according to claim 1, further comprising an information terminal [communicatably] communicably connected with said management apparatus via said public communications network such that said management

apparatus notifies said information terminal of said depository information via said public communications network.

6. (ONCE AMENDED) An automated financial transaction system according to claim 1,

wherein said ATMs include a second ATM [communicatably] communicably connected with said message depository via said public communications network and having a message reproducing section for reproducing said message from the remittance source which message is stored in said message depository; and

wherein when said message from the remittance source is recognized by the remittance-destination customer at said second ATM, said second ATM reads from said message depository said message from the remittance source, based on said depository information obtained from said management apparatus, and reproduces said message on said reproducing section.

9. (ONCE AMENDED) An automated financial transaction system according to claim 2, wherein said information terminal is [communicatably] communicably connected with said message depository of each said ATM via said public communications network and has a message reproducing function for reproducing said message from the remittance source which message is stored in said message depository, said information terminal being operable to read from said message depository said message from the remittance source, based on said notified depository information, and to reproduce the read message at said information terminal.

10. (ONCE AMENDED) An automated financial transaction system according to claim 3, wherein said information terminal is [communicatably] communicably connected with said message depository of each said ATM via said public communications network and has a message reproducing function for reproducing said message from the remittance source which message is stored in said message depository, said information terminal being operable to read from said message depository said message from the remittance source, based on said notified depository information, and to reproduce the read message at said information terminal.

11. (ONCE AMENDED) An automated financial transaction system according to claim 7, wherein said information terminal is [communicatably] communicably connected with said

message depository of each said ATM via said public communications network and has a message reproducing function for reproducing said message from the remittance source which message is stored in said message depository, said information terminal being operable to read from said message depository said message from the remittance source, based on said notified depository information, and to reproduce the read message at said information terminal.

12. (ONCE AMENDED) An automated financial transaction system according to claim 8, wherein said information terminal is [communicatably] communicably connected with said message depository of each said ATM via said public communications network and has a message reproducing function for reproducing said message from the remittance source which message is stored in said message depository, said information terminal being operable to read from said message depository said message from the remittance source, based on said notified depository information, and to reproduce the read message at said information terminal.

13. (ONCE AMENDED) An automated financial transaction system according to claim 1,

wherein said information terminal is [communicatably] communicably connected with said management apparatus via said public communications network and has a remittance transacting function and a message input function for inputting a message to the remittance destination during the remittance transaction; and

wherein, when a message to the remittance destination is inputted by said message input function of said information terminal in response to a customer's operation, said information terminal sends said message to said message depository via said public communications network for storage and also sends remittance information and depository information of said message to said management apparatus via said public communications network for management by said management apparatus.

15. (ONCE AMENDED) An automated financial transaction system according to claim 14,

wherein said ATMs include a third ATM which is to be managed by said second-named management apparatus and which is [communicatably] communicably connected with said message depository via said public communications network and which has a message

reproducing section for reproducing said message from the remittance source which is stored in said message depository; and

wherein when said message from the remittance source is recognized by the remittance-destination customer at said third ATM, said third ATM reads said message from the remittance source from message depository, based on said depository information obtained from said second-named management apparatus, for reproduction thereby.

Please **ADD** the following new claims:

21. (NEW) An automated financial transaction system comprising:

a plurality of automated teller machines (ATMs) performing various transactions responsive to operations by customers, said ATMs comprising a first ATM having a message input section to input a message for a remittance destination during a remittance transaction;

a management apparatus, communicably connected with each of said ATMs via a first line, managing the transactions performed by each said ATM; and

a message depository, communicably connected with said first ATM via a second line, storing the message input by said message input section of said first ATM;

said first ATM sending said message to said message depository via said second line for storage, and also sending remittance information and depository information about where said message is stored to said management apparatus via said first line for management purposes.

22. (NEW) An automated financial transaction system according to claim 21, further comprising an information terminal communicably connected with said first ATM via said second line such that said first ATM notifies said information terminal of said depository information via said second line.

23. (NEW) An automated financial transaction system according to claim 21, further comprising an information terminal communicably connected with said management apparatus via said second line such that said management apparatus notifies said information terminal of said depository information via said second line.

24. (NEW) An automated financial transaction system according to claim 22, 2herein when the notification of said depository information is recognized by a remittance-destination customer at said information terminal, said information terminal is responsive to a request of the remittance-destination customer to read from said message depository said message from a remittance source, based on said notified depository information, and to reproduce said message at said information terminal.

25. (NEW) An automated financial transaction system according to claim 23, wherein when the notification of said depository information is recognized by a remittance-destination customer at said information terminal, said information terminal is responsive to a request of the remittance-destination customer to read from said message depository said message from a remittance source, based on said notified depository information, and to reproduce said message at said information terminal.

26. (NEW) An automated financial transaction system according to claim 21,

wherein said ATM's include a second ATM communicably connected with said message depository and having a message reproducing section for reproducing said message from the remittance source which message is stored in said message depository; and

wherein when said message from the remittance source is recognized by the remittance-destination customer at said second ATM, said second ATM reads from said message depository said message from the remittance source, based on said depository information obtained from said management apparatus, and reproduces said message on said message reproducing section.

27. (NEW) An automated financial transaction system according to claim 21, said ATMs including a second ATM, wherein when said message from the remittance source is recognized by the remittance-destination customer at said second ATM, said second ATM obtains from said management apparatus said depository information and prints said depository information on a passbook of the remittance-destination customer and notifies the remittance-destination customer of said depository information.

28. (NEW) An automated financial transaction system according to claim 21, said ATMs including a second ATM, wherein when said message from the remittance source is recognized by the remittance-destination customer at said second ATM, said second ATM obtains from said management apparatus said depository information and prints said depository information on a slip of the remittance-destination customer and notifies the remittance-destination customer of said depository information.

29. (NEW) An automated financial transaction system according to claim 22, wherein said information terminal is communicably connected with said message depository of each said ATM via said second line and has a message reproducing function for reproducing said message from the remittance source which message is stored in said message depository, said information terminal being operable to read from said message depository said message from the remittance source, based on said notified depository information, and to reduce the read message at said information terminal.

30. (NEW) An automated financial transaction system according to claim 23, wherein said information terminal is communicably connected with said message depository of each said ATM via said second line and has a message reproducing function for reproducing said message from the remittance source which message is stored in said message depository, said information terminal being operable to read from said message depository said message from the remittance source, based on said notified depository information, and to reduce the read message at said information terminal.

31. (NEW) An automated financial transaction system according to claim 27, wherein said information terminal is communicably connected with said message depository of each ATM via said second line and has a message reproducing function for reproducing said message from the remittance source which message is stored in said message depository, said information terminal being operable to read from said message depository said message from the remittance source, based on said notified depository information, and to reduce the read message at said information terminal.

32. (NEW) An automated financial transaction system according to claim 28, wherein said information terminal is communicably connected with said message depository of each said ATM via said second line and has a message reproducing function for reproducing said message from the remittance source which message is stored in said message depository, said information terminal being operable to read from said message depository said message from the remittance source, based on said notified depository information, and to reduce the read message at said information terminal.

33. (NEW) An automated financial transaction system according to claim 21,

wherein said information terminal is communicably connected with said management apparatus via said second line and has a remittance transaction unit and a message input function for inputting a message to the remittance destination during the remittance transaction; and

wherein, when a message to the remittance destination is inputted by said message input function of said information terminal in response to a customer's operation, said information terminal sends said message to said message depository via said second line for storage and also sends remittance information and depository information of said message to said management apparatus for management thereby.

34. (NEW) An automated financial transaction system according to claim 21, wherein the remittance transaction made in said first ATM is for the remittance destination associated with another management apparatus which manages transactions in a unique communicating data format different from the electronic transaction formation to be used by the first-named management apparatus via said first line, whereupon said first-named management apparatus sends said remittance information and said repository information to the second-named management apparatus.

35. (NEW) An automated financial transaction system according to claim 34,

wherein said ATMS include a third ATM which is to be managed by said second-named management apparatus and which is communicably connected with said message depository via said second line and which has a message producing section for reproducing said message from the remittance source which is stored in said message depository; and

wherein when said message from the remittance source is recognized by the remittance-destination customer at said third ATM, said third ATM reads said message from the remittance source from message depository, based on said depository information obtained from said second-named management apparatus, for reproduction thereby.

36. (NEW) An automated financial transaction system according to claim 21, wherein said message includes image data.

37. (NEW) An automated financial transaction system according to claim 21, wherein said message includes voice data.

38. (NEW) An automated financial transaction system according to claim 21, wherein said second line is Internet.

39. (NEW) An automated financial transaction system according to claim 21, wherein said second line is Intranet.

40. (NEW) An automated financial transaction system according to claim 21, wherein said message depository is a message server connected to said second line.

41. (NEW) An automated financial transaction method, comprising:

inputting a message for a remittance destination during a remittance transaction at an automated teller machine (ATM);

sending the message for storage from the ATM to a message depository via a public communications network; and

sending, for management by a management apparatus, remittance information and depository information about where the message is stored from the ATM to the management apparatus via an exclusive line.